STIC Database Tracking Number: 319732

To: KENNETH BARTLEY Location: KNX-5B49 Art Unit: 3693 Thursday, January 21, 2010 Case Serial Number: 10/046997	From: ROBERT FINLEY Location: EIC3600 KNX-2A80-C Phone: (571)272-8952 robert.finley@uspto.gov

Search Notes

Dear Examiner Bartley:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

To navigate this document: use FIND function {Ctrl-F}
  ~~ will find the beginning of each group of results
  ^ will find the tagged items

Information on Dialog databases can be found at: http://library.dialog.com/bluesheets/

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

II. Inventor Search Results from Dialog

~~ Patent Literature: Inventor search

```
File 347:JAPIO Dec 1976-2009/Sep(Updated 091230)
        (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201002
        (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100107|UT=20091231
        (c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2009/UD=201004
        (c) 2010 Thomson Reuters


Set      Items    Description
S1        3404    AU=BROWN M?
S2         379    AU=DUTTA R?
S3         326    AU=PAOLINI M?
S4        1664    AU=SMITH N?
S5        5466    S1 OR S2 OR S3 OR S4
S6           3    S5 AND ((CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR
TRANSA-
             CTION? ? OR PURCHASE? ? OR PURCHASING OR SALE OR
SALES)(6N)(A-
             UTHORI? OR AUTHENTICAT? OR APPROV? OR
VERIF?))(2S)((LOCAT? OR
             LOCAL? OR PLACE? ? OR ADDRESS??)(6N)(MATCH??? OR COMPAR?
OR D-
             ETERMIN?))


 6/3/1      (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/Thomson. All rts. reserv.


01399052    **Image available**
SECURING  COMPUTER NETWORK INTERACTIONS BETWEEN ENTITIES WITH
AUTHORIZATION
    ASSURANCES
SECURISATION  D'INTERACTIONS  SUR  UN RESEAU INFORMATIQUE ENTRE DES
ENTITES
    ETABLIE PAR DES ASSURANCES D'AUTORISATION
Patent Applicant/Assignee:
  REDPHONE SECURITY INC, 2019 Palace Avenue, St. Paul, Minnesota
55105, US,
    US (Residence), US (Nationality), (For all designated states
except:
    US)
```

XRPX Acc No: N2003-680158
Credit authorizing method for transaction of customer with credit or debit
type transaction card involves determining and comparing locations of communication device and transaction to process authorization request for charging
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: BROWN M W; DUTTA R; PAOLINI M A; SMITH N
  J
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20030135463	A1	20030717	US 200246997	A	20020116	200379	B

Priority Applications (no., kind, date): US 200246997   A 20020116

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030135463	A1	EN	11	4	

~~ Non-Patent Literature: Inventor search

File   2:INSPEC 1898-2010/Jan W2
        (c) 2010 The IET
File   9:Business & Industry(R) Jul/1994-2010/Jan 20
        (c) 2010 Gale/Cengage
File 15:ABI/Inform(R) 1971-2010/Jan 20
        (c) 2010 ProQuest Info&Learning
File 610:Business Wire 1999-2010/Jan 20
        (c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Jan 21
        (c) 2010 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2010/Jan 20
        (c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2010/Jan 20
        (c) 2010 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
File 625:American Banker Publications 1981-2008/Jun 26
        (c) 2008 American Banker
File 268:Banking Info Source 1981-2010/Jan W2
        (c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
        (c) 2008 Bond Buyer

```
File 267:Finance & Banking Newsletters 2008/Sep 29
        (c) 2008 Dialog
File  16:Gale Group PROMT(R) 1990-2010/Jan 21
        (c) 2010 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2010/Jan 20
        (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2010/Dec 15
        (c) 2010 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Dec 07
        (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Dec 21
        (c) 2010 Gale/Cengage
File  20:Dialog Global Reporter 1997-2010/Jan 21
        (c) 2010 Dialog
File  35:Dissertation Abs Online 1861-2009/Nov
        (c) 2009 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/Jan 21
        (c) 2010 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec
        (c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/Jan 11
        (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Jan 21
        (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File 139:EconLit 1969-2010/Jan
        (c) 2010 American Economic Association
File 256:TecTrends 1982-2010/Jan W3
        (c) 2010 Info.Sources Inc. All rights res.
File 608:MCT Information Svc. 1992-2010/Jan 21
        (c) 2010 MCT Information Svc.

Set     Items    Description
S1      25914    AU=(BROWN, M? OR BROWN M? OR BROWN(2N)M?)
S2       1096    AU=(DUTTA, R? OR DUTTA R? OR DUTTA(2N)R?)
S3         82    AU=(PAOLINI, M? OR PAOLINI M? OR PAOLINI(2N)?)
S4      10733    AU=(SMITH, N? OR SMITH N? OR SMITH(2N)N?)
S5      37825    S1 OR S2 OR S3 OR S4
S6          3    S5 AND ((CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR
TRANSA-
                 CTION? ? OR PURCHASE? ? OR PURCHASING OR SALE OR
SALES)(6N)(A-
                 UTHORI? OR AUTHENTICAT? OR APPROV? OR
VERIF?))(2S)((LOCAT? OR
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                LOCAL? OR PLACE? ? OR ADDRESS??)(6N)(MATCH??? OR COMPAR?
OR D-
                ETERMIN?))
S7           2    S6 NOT PY>2002
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 7/3,K/1   (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

07015503   Supplier Number: 59244814   (USE FORMAT 7 FOR FULLTEXT)
Download Your Postage - Forget running to the post office for stamps.
Now
  you can buy postage over the Internet whenever you want.(E-Stamp's
  E-Stamp Internet Postage tool)(Software Review)(Evaluation)
Brown, Bruce; Brown, Marge
PC Magazine, p108
March 7, 2000
Language: English   Record Type: Fulltext Abstract
Article Type: Evaluation
Document Type: Magazine/Journal; General Trade
Word Count: 1788

Brown, Bruce; Brown, Marge
...   off-line, you can print postage after downloading without
having to
reconnect to the Internet.
      A second CD, which provides address-matching capability,
is required by the USPS for return and destination address
verification
with postage-printing systems. It automatically assigns the...

...software is valid for ten days from the time it is first installed.
Licensed users receive a free, updated USPS Address Matching CD
within ten days of approval and every six months thereafter.
      How it Works
      From E-Stamp's main menu, you manage postage purchases,
addresses, address verification, mailing class and weight selections,
printing formats, and usage reports. You need to run the Address
Matching CD and insert the vault password to open the program.
      To purchase postage electronically, you click on the Buy
Postage...

 7/3,K/2   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

III. <u>Text Search Results from Dialog</u>

A. Patent Files

~~ Patent Literature:
  Dialog files: 347,348,349,350

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File 347:JAPIO Dec 1976-2009/Sep(Updated 091230)
         (c) 2010 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-201002
         (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100107|UT=20091231
         (c) 2010 WIPO/Thomson
File 350:Derwent WPIX 1963-2009/UD=201004
         (c) 2010 Thomson Reuters


Set      Items   Description
S1       46772   (CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR
TRANSACTION? ?
           OR PURCHASE? ? OR PURCHASING OR SALE OR
SALES)(6N)(AUTHORI? OR
             AUTHENTICAT? OR APPROV? OR VERIF? OR CERTIF?)
S2       34129   LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS?? OR GEOGRAPH?
OR -
           POINT OR POSITION OR COORDINATES OR CO()ORDINATE? ? OR
AREA OR
            AREAS OR JURISDICTION? ? OR ZIP()CODE? ? OR ZIPCODE? ?
OR PR-
           OXIMIT?
S3       20226   MERCHANT? ? OR SELLER? ? OR VENDOR? ? OR RETAILER? ?
OR DE-
           ALER? ? OR POS OR POINT(2W)(SALE OR SERVICE) OR
COMMUNICAT?()-
           DEVICE? ? OR ATM
S4       30283   PURCHASER? ? OR CUSTOMER? ? OR CONSUMER? ? OR SHOPPER?
? OR
            INDIVIDUAL? ? OR BUYER? ? OR (ACCOUNT OR
CARD)(2N)(HOLDER? ?
           OR OWNER? ?) OR HOME OR RESIDENC?
S5       39613   MATCH??? OR COMPAR? OR DETERMIN? OR CORRESPOND? OR
RELATE?
           OR RELATI? OR EVALUAT? OR ASSESS? OR ANALY?
S6        8535   S2(3N)S3
S7        9660   S2(3N)S4
S8         189   S5(3N)S6(3N)S7
S9          30   S1(12N)S8
S10         24   S9 AND IC=(G06F OR G06Q)
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IV. Text Search Results from Dialog

A. NPL Files, Abstract

~~ Non-Patent Literature: Non-Full Text
  Dialog files: 2,35,65,99,139,256,474,475,583

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File   2:INSPEC 1898-2010/Jan W2
         (c) 2010 The IET
File  35:Dissertation Abs Online 1861-2009/Nov
         (c) 2009 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/Jan 21
         (c) 2010 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Dec
         (c) 2010 The HW Wilson Co.
File 139:EconLit 1969-2010/Jan
         (c) 2010 American Economic Association
File 256:TecTrends 1982-2010/Jan W3
         (c) 2010 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2010/Jan 11
         (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Jan 21
         (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 Gale/Cengage
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TRANSACTION? ?
                  OR PURCHASE? ? OR PURCHASING OR SALE OR
SALES)(6N)(AUTHORI? OR
                  AUTHENTICAT? OR APPROV? OR VERIF? OR CERTIF?)
S2        3362    LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS?? OR GEOGRAPH?
OR -
                  POINT OR POSITION OR COORDINATES OR CO()ORDINATE? ? OR
AREA OR
                  AREAS OR JURISDICTION? ? OR ZIP()CODE? ? OR ZIPCODE? ?
OR PR-
                  OXIMIT?
S3        1284    MERCHANT? ? OR SELLER? ? OR VENDOR? ? OR RETAILER? ?
OR DE-
                  ALER? ? OR POS OR POINT(2W)(SALE OR SERVICE) OR
COMMUNICAT?()-
                  DEVICE? ? OR ATM
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S4   2761   PURCHASER? ? OR CUSTOMER? ? OR CONSUMER? ? OR SHOPPER? ? OR
                INDIVIDUAL? ? OR BUYER? ? OR (ACCOUNT OR
CARD)(2N)(HOLDER? ?
                OR OWNER? ?) OR HOME OR RESIDENC?
S5   3617   MATCH??? OR COMPAR? OR DETERMIN? OR CORRESPOND? OR
RELATE?
                OR RELATI? OR EVALUAT? OR ASSESS? OR ANALY?
S6   13   S2(8N)S3(8N)S4(8N)S5
S7   11   S1(S)S6
S8   9   S7 NOT PY>2002

 8/3,K/1   (Item 1 from file: 2)
DIALOG(R)File   2:INSPEC

08125911
Title: Core values [banking]
Author(s): DeCovny, S.
Journal: Banking Technology, vol.18, no.9, pp.22-8
Publisher: IBC Business Publishing
Country of Publication: UK
Publication Date: Nov. 2001
ISSN: 0266-0865
SICI: 0266-0865(200111)18:9L.22:CVB;1-#
CODEN: BATEEM
Language: English
Subfile(s): C (Computing & Control Engineering); E (Mechanical &
    Production Engineering)
INSPEC Update Issue: 2001-050
Copyright: 2001, IEE

Abstract: ...CRM while they're hampered by having ineffective core
    systerns.' The onus is on software vendors to design solutions that
    address the banks' needs. Integration is a top priority for many
    banks, because this is imperative to managing customer
    relationships more effectively. For instance, they need to be able
    to authorise debit card purchases at the point
    -of-sale, populate all systems simultaneously, allow
    customer service representatives to access details of the
    customer's total relationship with the bank and enable
    tellers to view a cheque image to resolve a query

 8/3,K/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

swipe   a   cheque   through the reader and still achieve accuracy of
99.6 per
cent, according...

B. NPL Files, Full-text

~~ Non-Patent Literature: Full Text
   Dialog files: 9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813,608

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File    9:Business & Industry(R) Jul/1994-2010/Jan 20
          (c) 2010 Gale/Cengage
File   15:ABI/Inform(R) 1971-2010/Jan 20
          (c) 2010 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2010/Jan 21
          (c) 2010 Gale/Cengage
File   20:Dialog Global Reporter 1997-2010/Jan 21
          (c) 2010 Dialog
File  148:Gale Group Trade & Industry DB 1976-2010/Jan 20
          (c) 2010 Gale/Cengage
File  160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File  267:Finance & Banking Newsletters 2008/Sep 29
          (c) 2008 Dialog
File  268:Banking Info Source 1981-2010/Jan W2
          (c) 2010 ProQuest Info&Learning
File  275:Gale Group Computer DB(TM) 1983-2010/Dec 15
          (c) 2010 Gale/Cengage
File  610:Business Wire 1999-2010/Jan 20
          (c) 2010 Business Wire.
File  613:PR Newswire 1999-2010/Jan 21
          (c) 2010 PR Newswire Association Inc
File  621:Gale Group New Prod.Annou.(R) 1985-2010/Dec 07
          (c) 2010 Gale/Cengage
File  624:McGraw-Hill Publications 1985-2010/Jan 20
          (c) 2010 McGraw-Hill Co. Inc
File  625:American Banker Publications 1981-2008/Jun 26
          (c) 2008 American Banker
File  626:Bond Buyer Full Text 1981-2008/Jul 07
          (c) 2008 Bond Buyer
File  634:San Jose Mercury  Jun 1985-2010/Jan 20
          (c) 2010 San Jose Mercury News
File  636:Gale Group Newsletter DB(TM) 1987-2010/Dec 21
          (c) 2010 Gale/Cengage
File  810:Business Wire 1986-1999/Feb 28
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              (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
              (c) 1999 PR Newswire Association Inc
File 608:MCT Information Svc. 1992-2010/Jan 21
              (c) 2010 MCT Information Svc.

Set      Items    Description
S1    1521997    (CREDIT OR DEBIT OR CHARGE OR PAYMENT? ? OR
TRANSACTION? ?
              OR PURCHASE? ? OR PURCHASING OR SALE OR
SALES)(6N)(AUTHORI? OR
              AUTHENTICAT? OR APPROV? OR VERIF? OR CERTIF?)
S2     979175    LOCAT? OR LOCAL? OR PLACE? ? OR ADDRESS?? OR GEOGRAPH?
OR -
              POINT OR POSITION OR COORDINATES OR CO()ORDINATE? ? OR
AREA OR
               AREAS OR JURISDICTION? ? OR ZIP()CODE? ? OR ZIPCODE? ?
OR PR-
              OXIMIT?
S3     397080    MERCHANT? ? OR SELLER? ? OR VENDOR? ? OR RETAILER? ?
OR DE-
              ALER? ? OR POS OR POINT(2W)(SALE OR SERVICE) OR
COMMUNICAT?()-
              DEVICE? ? OR ATM
S4     868070    PURCHASER? ? OR CUSTOMER? ? OR CONSUMER? ? OR SHOPPER?
? OR
              INDIVIDUAL? ? OR BUYER? ? OR (ACCOUNT OR
CARD)(2N)(HOLDER? ?
              OR OWNER? ?) OR HOME OR RESIDENC?
S5     959467    MATCH??? OR COMPAR? OR DETERMIN? OR CORRESPOND? OR
RELATE?
              OR RELATI? OR EVALUAT? OR ASSESS? OR ANALY?
S6      73102    S2(4N)S3
S7      88531    S2(4N)S4
S8       1848    S5(8N)S6(8N)S7
S9         84    S1(S)S8
S10        39    S9 NOT PY>2002
S11        22    RD  (unique items)

 11/3,K/1     (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)
(c) 2010 Gale/Cengage. All rts. reserv.

01211934  Supplier Number: 23812000    (USE FORMAT 7 OR 9 FOR
FULLTEXT)
HECHINGER HOME IMPROVEMENT CHAIN ADJUSTS CUSTOMER SERVICE IN VIRGINIA
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